

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
AUGUST 7, 2025 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 922 2189 6242

or

<https://permainc.zoom.us/j/92221896242>

The Cumberland County Insurance Commission will conduct its August 7, 2025 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Daily Journal and South Jersey Times**
- II. Filing advance written notice of this meeting with the Commissioners of the Cumberland County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
- IV. The meeting is called to order and it is noted that adequate notice was provided in accordance with Chapter 231, Public Law 1975 (Senator Byron M. Bear Open Public Meetings Act)**

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA - OPEN PUBLIC MEETING
AUGUST 7, 2025 – 11:00 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **FLAG SALUTE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES: June 5, 2025 Open Minutes.....Appendix I
June 5, 2025 Closed Minutes.....Distributed**

 - ☐ **CORRESPONDENCE - None**

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**

 - ☐ **COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Committee Report.....Verbal

 - ☐ **TREASURER – Anthony Bontempo**
 - Resolution 22-25 August Bill List.....Page 18

 - ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 19

 - ☐ **RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 26

 - ☐ **MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 30

 - ☐ **CLAIMS SERVICE – Inservco Insurance Services**
 - Monthly Report.....Verbal

 - ☐ **EXECUTIVE SESSION**
 - ☐ **Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**

 - ☐ **Motion to Return to Open Session**
 - ☐ **Motion to Approve PARS**
 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
-
- ☐ **NEXT SCHEDULED MEETING: October 2, 2025 – Via Zoom**
 - ☐ **MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: August 7, 2025

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Issuance Report:** Attached on **Pages 3-4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for May and June. There were 8 certificates of insurance issued during this period.

- ☐ **Motion to approve the certificate of insurance report.**

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7)** – The NJCE met virtually on Friday, June 13, 2025. A written summary of the meeting is included in the agenda on pages 4-6. The NJCE is scheduled to meet virtually on Thursday, September 25, 2025 at 9:30 a.m.
- ☐ **NJCE JIF Renewal Timeline (Pages 8-9)** - Included on page 8-9 is the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.
- ☐ **Financial Fast Track** – Included on **Pages 10-12** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for March. As of **March 31, 2025** the Commission has a deficit of **\$1,804,423**. Total cash on hand is \$4,749,978.
- ☐ **NJ CEL Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of March. As of **March 31, 2025** the NJCE has a surplus of **\$14,462,452**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$26,561,374**.
- ☐ **Claims Tracking Report (Pages 16-17)** – Included in the agenda are the Claims Activity Reports for May & June that tracks open claims.
- ☐ **Property Appraisals** – Most field work has been completed and are under review by the vendor. Final reports should be delivered in the next few weeks.

❑ **Informational Items:**

- ❑ **2025 NJCE Best Practices Workshop** - As previously reported, the NJCE Best Practices Workshop will be hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. More details will be provided closer to the event.
- ❑ **2025 Meeting Schedule** – The next Commission meeting is scheduled for Thursday, October 2, 2025 at 11:00 AM via Zoom.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 5/1/2025 To 6/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Faith Bible Church I - Cumberland County	3139 E. Chestnut Avenue Vineland, NJ 08361	RE: Use of Facilities Evidence of insurance as respects the use of facilities during the current calendar year.	5/5/2025 #5339508	GL AU EX WC OTH
H - NJ Department of Human Services, I - Cumberland County	Division of Aging Services PO Box 807 Trenton, NJ 08625	Evidence of Insurance.	5/9/2025 #5341516	GL AU EX WC OTH
H - Upper Deerfield Township School I - Cumberland County	District 1385 Highway 77 Seabrook, NJ 08302	RE: Use of Facilities- County Sheriffs Department The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Sheriff's Department use of any/all facilities during the current calendar year. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation.	5/28/2025 #5355466	GL AU EX WC OTH
H - NJ Department of Human Services I - Cumberland County	Div of Mental Health & Addiction Serv 5 Commerce Way, Suite 100 Trenton, NJ 08625	RE: Grant 26-1050-F The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Policy if required by written contract as respects grant 26-1050-F.	5/28/2025 #5355465	GL AU EX WC OTH
Total # of Holders: 4				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 6/1/2025 To 7/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Just Four Wheels, Inc. I - Cumberland County	PO Box 1086 Absecon, NJ 08201	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:ERP980616211; Policy Limits: \$260,000, RE: Rented Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to vehicles rented during the current calendar year.	6/5/2025 #5459036	GL AU EX WC OTH
H - Miller Auto Leasing I - Cumberland County	Meadowlands Group, LLC 1824 Route 38 Lumberton, NJ 08048	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:ERP980616211; Policy Limits: \$260,000, RE: VIN JALE5W161M7901032 Miller Auto Leasing Company dba Miller Truck Leasing Company and its assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2021 Isuzu NQR, VIN JALE5W161M7901032, value \$40,000. Comprehensive & Collision Deductible- \$5,000	6/5/2025 #5459295	GL AU EX WC OTH
H - Miller Auto Leasing I - Cumberland County	Meadowlands Group, LLC 1824 Route 38 Lumberton, NJ 08048	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:ERP980616211; Policy Limits: \$260,000, RE: All Leased, Rented, or Substituted Vehicles Miller Auto Leasing Company dba Miller Truck Leasing Company and its assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all leased, rented, or substituted vehicles. Comprehensive & Collision Deductible- \$5,000	6/5/2025 #5459169	GL AU EX WC OTH
H - Evidence of Insurance I - Cumberland County		Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:ERP980616211; Policy Limits: \$260,000, Evidence of Insurance	6/23/2025 #5469844	GL AU EX WC OTH
Total # of Holders: 4				

07/02/2025

1 of 1



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 13, 2025

Memo to: Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Meeting

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

December 31, 2024 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported the Total Net Position of the Fund as of year-end was \$11.9 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2026 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data and incorporating property appraisal results in time to introduce a budget at the October meeting.

Property Appraisal Status: As a reminder, members are reimbursed in the amount of \$20,000 for year 2 of the property appraisal initiative for locations between \$500,000 to \$1,000,000 and trending those locations previously appraised. Submitted for information was an update on the status of the Commission/County's property appraisals; most of the Insurance Commissions have completed year 1 appraisals.

Professional Services:

Chertoff Proposal: Fund Office worked with the Underwriting Manager to obtain a proposal from the Chertoff Group to provide cybersecurity support services. A proposal was submitted on June 12, 2025 and the Board of Fund Commissioners approved the award of services subject to receipt of pay to play forms.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 am to 12:30 pm. John Geaney of Capehart Scatchard will be the keynote speaker. Several County representatives have volunteered to participate in presentations, and more details will be provided closer to the event.

NJCE Safety Committee: The Safety Committee is scheduled to meet on Monday June 16th at 10am via Zoom and Monday, September 15th at 10am via Zoom.

Legislative Update: The Municipal Excess Liability Joint Insurance Fund (MEL JIF) in collaboration with the League of Municipalities (LOM) were successful in getting key amendments to S2373 (A2145) at the recent Senate Budget and Appropriation Committee meeting. Elements of the initial bill would have moved emergency responders PTSD claims from workers compensation to tort liability and also gave the plaintiff the ability to direct medical. Submitted for information was a copy of the key amendments along with a copy of the amended bill.

Board of Commissioners Meetings: The Fund Office had previously suggested holding in-person meetings at a central location. Based on feedback, the Board of Fund Commissioners agreed to hold the February 26, 2026 Reorganization meeting as an in-person meeting.

Financial Fast Track: Submitted for information was the Financial Fast Track as of February 28, 2025 reflecting a statutory surplus of \$12.4 million.

Expected Loss Ratio Report: Submitted for information was the Expected Loss Ratio as of March 31, 2025.

2025 MEL, MRHIF & NJCE Educational Seminar: The 15th Annual Educational Seminar was held over two sessions. The sessions took place Friday, April 25th (201 participants) and Friday May 2nd (180 participants). Keynote Speaker was former Secretary of Homeland Security Michael Chertoff. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st. Please reach out to the Fund Office if credits haven't been received.

Membership Renewal: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents were sent to each respective County on Monday, May 19th.

Meeting Calendar Placeholders: The Fund Office received requests from Commissioners to distribute meeting invites each year to serve as placeholders for the regularly scheduled meetings and will begin by distributing invites for the remaining 2025 meetings following the June meeting.

Closed Session – Claims Update & Contractual Matter: During Executive Session, an update was provide to the Board of Fund Commissioners on two emergent claims and/or related activity. In addition, an update was provided on the transition of data by Claims Resolution Corporation (CRC) from AmeriHealth’s TPA services since entering into an agreement effective September 1, 2024, to take over AmeriHealth’s TPA services.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2026 Renewal will being in the coming month and would provide an update (if any) at the next meeting on the renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April – June 2025 and bulletins that were distributed, available training sessions through July 2025, information on the 2025 MSI-NJCE Expo, the NJCE Leadership Academy and the Leadership Skills for Supervisors Workshop training series.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of April 2025.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 25, 2025 at 9:30AM virtually.



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. Late July

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. **Launch date is tentatively set for July 31, 2025.**

2. September

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. **Deadline date is tentatively set for September 5, 2025.**

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years. **Webinar to be scheduled for mid-September.**

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections. **Information to be provided (if available) at the NJCE September 25, 2025 meeting.**

3. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre-budget projections. **Information to be provided at the NJCE October 23, 2025 meeting.**

4. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting. **Information to be provided at the NJCE November 21, 2025 meeting.**

5. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

6. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

CUMBERLAND COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		340,763	1,022,290	39,359,385	40,381,674
2.	CLAIM EXPENSES					
		Paid Claims	104,242	472,719	15,403,241	15,875,960
		Case Reserves	(17,510)	(203,965)	3,710,511	3,506,546
		IBNR	(19,146)	140,870	2,904,701	3,045,571
		Excess Insurance Recoverable	0	(1,855)	(5,947)	(7,802)
		Discounted Claim Value	234,417	192,362	(551,255)	(358,893)
	TOTAL CLAIMS		302,004	600,132	21,461,252	22,061,383
3.	EXPENSES					
		Excess Premiums	158,900	476,701	16,624,632	17,101,333
		Administrative	27,655	92,763	4,156,257	4,249,020
	TOTAL EXPENSES		186,555	569,464	20,780,889	21,350,353
4.	UNDERWRITING PROFIT (1-2-3)		(147,795)	(147,306)	(2,882,755)	(3,030,062)
5.	INVESTMENT INCOME		10,290	30,388	449,504	479,892
6.	PROFIT (4 + 5)		(137,506)	(116,918)	(2,433,251)	(2,550,169)
7.	CEL APPROPRIATION CANCELLATION		0	0	2,109	2,109
8.	DIVIDEND INCOME		0	0	171,783	171,783
9.	DIVIDEND EXPENSE		0	0	(171,783)	(171,783)
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		109,197	128,260	615,377	743,637
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		(28,308)	11,341	(1,815,765)	(1,804,423)
SURPLUS (DEFICITS) BY FUND YEAR						
	2012		456	1,341	297,365	298,705
	2013		357	1,182	223,583	224,765
	2014		814	2,608	171,384	173,992
	2015		932	2,427	(332,941)	(330,514)
	2016		12,908	15,254	425,644	440,898
	2017		(42,639)	(41,464)	(593,007)	(634,471)
	2018		6,901	8,062	(636,728)	(628,666)
	2019		19,735	22,948	643,978	666,926
	2020		87,025	88,437	(409,801)	(321,364)
	2021		(32,009)	(30,605)	(974,268)	(1,004,874)
	2022		7,151	10,401	(164,860)	(154,459)
	2023		(518)	3,479	(449,754)	(446,275)
	2024		(148,674)	(152,684)	(16,359)	(169,043)
	2025		59,252	79,954		79,954
TOTAL SURPLUS (DEFICITS)			(28,308)	11,341	(1,815,766)	(1,804,424)
TOTAL CASH						4,749,978

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,866,150	1,866,150
FUND YEAR 2016				
Paid Claims	769	2,368	1,034,393	1,036,760
Case Reserves	(769)	(2,368)	106,049	103,681
IBNR	(237)	(237)	10,605	10,368
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(237)	(237)	1,151,046	1,150,809
FUND YEAR 2017				
Paid Claims	2,175	7,211	2,070,452	2,077,663
Case Reserves	27,825	33,012	173,874	206,887
IBNR	13,525	3,301	17,387	20,689
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	43,525	43,525	2,261,714	2,305,239
FUND YEAR 2018				
Paid Claims	1,195	1,399	2,219,069	2,220,467
Case Reserves	(2,382)	(1,586)	13,090	11,504
IBNR	(1,410)	(2,410)	42,120	39,710
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	(2,597)	(2,597)	2,274,278	2,271,682

FUND YEAR 2019				
Paid Claims	140	7,437	787,770	795,207
Case Reserves	(11,595)	(18,892)	174,901	156,008
IBNR	(4,793)	(4,793)	21,604	16,810
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,243	4,243	(4,243)	0
TOTAL FY 2019 CLAIMS	(12,005)	(12,005)	980,031	968,026
FUND YEAR 2020				
Paid Claims	1,936	(5,714)	1,566,929	1,561,215
Case Reserves	5,010	(75,377)	413,168	337,791
IBNR	(93,096)	(3,204)	94,329	91,125
Excess Insurance Recoverable	0	(1,855)	(5,947)	(7,802)
Discounted Claim Value	17,056	17,056	(21,998)	(4,942)
TOTAL FY 2020 CLAIMS	(69,094)	(69,094)	2,046,481	1,977,387
FUND YEAR 2021				
Paid Claims	5,179	82,800	1,324,835	1,407,635
Case Reserves	14,393	1,907	864,491	866,398
IBNR	(28,122)	(93,258)	411,410	318,152
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	46,589	46,589	(82,568)	(35,979)
TOTAL FY 2021 CLAIMS	38,038	38,038	2,518,168	2,556,206
FUND YEAR 2022				
Paid Claims	9,397	126,825	831,973	958,798
Case Reserves	(8,516)	(126,059)	652,165	526,106
IBNR	(40,538)	(40,422)	441,863	401,441
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	48,660	48,660	(95,754)	(47,094)
TOTAL FY 2022 CLAIMS	9,003	9,004	1,830,247	1,839,251
FUND YEAR 2023				
Paid Claims	35,859	118,195	721,359	839,553
Case Reserves	(49,280)	(101,020)	632,688	531,668
IBNR	11,620	(18,975)	721,303	702,328
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	58,528	58,528	(133,002)	(74,475)
TOTAL FY 2023 CLAIMS	56,727	56,727	1,942,347	1,999,075
FUND YEAR 2023				
Paid Claims	31,195	104,907	352,981	457,888
Case Reserves	(121,789)	(140,073)	680,065	539,992
IBNR	163,349	107,920	1,144,081	1,252,001
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	60,951	60,951	(213,689)	(152,738)
TOTAL FY 2023 CLAIMS	133,706	133,706	1,963,438	2,097,144
FUND YEAR 2024				
Paid Claims	16,398	27,292		27,292
Case Reserves	129,593	226,490		226,490
IBNR	(39,444)	192,949		192,949
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(1,611)	(43,667)		(43,667)
TOTAL FY 2024 CLAIMS	104,936	403,064	0	403,064
COMBINED TOTAL CLAIMS	302,004	600,132	21,461,252	22,061,383

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2025		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,632,030	10,854,457	326,407,524	337,261,981
2.	CLAIM EXPENSES					
		Paid Claims	260,687	1,823,489	23,673,763	25,497,253
		Case Reserves	(1,046,891)	(3,938,326)	15,868,519	11,930,195
		IBNR	(1,321,381)	1,263,199	17,187,288	18,450,486
		Discounted Claim Value	377,935	182,850	(4,295,909)	(4,113,060)
		Excess Recoveries	361,322	361,322	(1,147,062)	(785,740)
	TOTAL CLAIMS		(1,368,327)	(307,466)	51,286,599	50,979,134
3.	EXPENSES					
		Excess Premiums	2,752,418	8,270,598	236,578,246	244,848,844
		Administrative	248,724	657,341	23,142,827	23,800,168
	TOTAL EXPENSES		3,001,141	8,927,939	259,721,073	268,649,012
4.	UNDERWRITING PROFIT (1-2-3)		1,999,215	2,233,983	15,399,852	17,633,834
5.	INVESTMENT INCOME		88,544	255,014	3,281,155	3,536,169
6.	PROFIT (4+5)		2,087,759	2,488,997	18,681,007	21,170,003
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		2,087,759	2,488,997	11,973,456	14,462,452
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		328	953	70,386	71,339
	2011		2,248	3,816	391,132	394,948
	2012		438	3,557	486,042	489,599
	2013		1,888	7,649	1,118,179	1,125,828
	2014		1,403	8,863	1,923,686	1,932,549
	2015		5,982	12,330	1,313,021	1,325,351
	2016		225,585	235,093	1,508,680	1,743,773
	2017		11,506	23,824	2,562,938	2,586,762
	2018		74,677	88,649	2,445,415	2,534,064
	2019		118,530	129,460	2,073,713	2,203,173
	2020		343,158	360,855	167,484	528,339
	2021		105,130	118,735	(672,764)	(554,029)
	2022		271,877	287,894	1,243,729	1,531,623
	2023		1,023,472	1,044,093	(4,462,718)	(3,418,625)
	2024		(325,272)	(300,240)	1,804,532	1,504,292
	2025		226,808	463,466		463,466
TOTAL SURPLUS (DEFICITS)			2,087,759	2,488,997	11,973,455	14,462,452
TOTAL CASH						26,561,374

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	(1,463)	0	3,000	3,000
Discounted Claim Value	35	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS	(1,427)	(1,427)	835,426	833,999
FUND YEAR 2012				
Paid Claims	5,765	11,206	1,785,983	1,797,189
Case Reserves	(5,765)	(11,206)	112,437	101,231
IBNR	0	0	3,680	3,680
Discounted Claim Value	1,185	1,185	(11,571)	(10,386)
TOTAL FY 2012 CLAIMS	1,185	1,185	1,890,529	1,891,714
FUND YEAR 2013				
Paid Claims	24	3,906	1,153,465	1,157,371
Case Reserves	(24)	(609)	434,898	434,289
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	1,124	1,124	(47,302)	(46,178)
TOTAL FY 2013 CLAIMS	1,124	1,124	1,558,401	1,559,525
FUND YEAR 2014				
Paid Claims	0	304	864,533	864,837
Case Reserves	2,500	2,499	82,575	85,074
IBNR	103	(200)	21,077	20,877
Discounted Claim Value	(98)	(98)	(11,153)	(11,251)
TOTAL FY 2014 CLAIMS	2,505	2,505	957,032	959,537
FUND YEAR 2015				
Paid Claims	33	621	2,473,703	2,474,324
Case Reserves	(33)	(621)	597,900	597,279
IBNR	(3,915)	(3,915)	49,975	46,060
Discounted Claim Value	1,144	1,144	(73,534)	(72,390)
TOTAL FY 2015 CLAIMS	(2,771)	(2,771)	3,048,044	3,045,273
FUND YEAR 2016				
Paid Claims	3,474	10,696	1,392,569	1,403,265
Case Reserves	(249,890)	(257,111)	1,125,747	868,636
IBNR	(1,329)	(1,329)	39,497	38,168
Discounted Claim Value	27,131	27,131	(109,929)	(82,798)
TOTAL FY 2016 CLAIMS	(220,614)	(220,614)	2,447,884	2,227,270
FUND YEAR 2017				
Paid Claims	0	1,210	1,585,263	1,586,473
Case Reserves	0	(1,310)	605,912	604,602
IBNR	(5,519)	(5,419)	43,208	37,789
Discounted Claim Value	466	466	(54,120)	(53,654)
TOTAL FY 2017 CLAIMS	(5,054)	(5,054)	2,180,263	2,175,209
FUND YEAR 2018				
Paid Claims	1,143	1,143	1,620,907	1,622,050
Case Reserves	1,357	(48,643)	440,557	391,914
IBNR	(75,760)	(25,760)	227,389	201,629
Discounted Claim Value	5,905	5,905	(63,964)	(58,059)
TOTAL FY 2018 CLAIMS	(67,356)	(67,356)	2,224,889	2,157,533

FUND YEAR 2019				
Paid Claims	(8,255)	234,438	1,373,046	1,607,484
Case Reserves	(8,226)	(356,393)	1,250,583	894,190
IBNR	(118,538)	(11,471)	196,568	185,097
Discounted Claim Value	22,557	22,557	(120,133)	(97,576)
TOTAL FY 2019 CLAIMS	(112,462)	(110,870)	2,700,064	2,589,194
FUND YEAR 2020				
Paid Claims	250,605	251,252	(181,777)	69,475
Case Reserves	(593,340)	(1,048,524)	4,808,620	3,760,096
IBNR	(487,505)	(32,968)	1,461,677	1,428,709
Discounted Claim Value	135,033	135,033	(836,712)	(701,679)
Excess Recoveries	361,322	361,322	(1,147,062)	(785,740)
TOTAL FY 2020 CLAIMS	(333,885)	(333,885)	4,104,746	3,770,861
FUND YEAR 2021				
Paid Claims	6,888	19,986	3,333,352	3,353,338
Case Reserves	(17,120)	(105,320)	2,146,382	2,041,062
IBNR	(107,170)	(32,069)	1,107,209	1,075,140
Discounted Claim Value	19,383	19,383	(425,157)	(405,774)
TOTAL FY 2021 CLAIMS	(98,019)	(98,020)	6,161,786	6,063,766
FUND YEAR 2022				
Paid Claims	9,753	178,375	1,517,476	1,695,851
Case Reserves	59,972	(459,050)	993,800	534,750
IBNR	(394,815)	(44,415)	2,943,881	2,899,466
Discounted Claim Value	61,699	61,699	(478,087)	(416,388)
TOTAL FY 2022 CLAIMS	(263,392)	(263,392)	4,977,070	4,713,678
FUND YEAR 2023				
Paid Claims	0	121,772	5,267,964	5,389,736
Case Reserves	(486,589)	(1,045,431)	1,324,351	278,920
IBNR	(594,093)	(157,023)	5,533,584	5,376,561
Discounted Claim Value	68,016	68,016	(906,005)	(837,989)
TOTAL FY 2023 CLAIMS	(1,012,666)	(1,012,666)	11,219,894	10,207,228
FUND YEAR 2024				
Paid Claims	(8,743)	990,044	577,421	1,567,465
Case Reserves	169,268	(738,107)	1,839,730	1,101,623
IBNR	45,438	(45,975)	5,539,202	5,493,227
Discounted Claim Value	131,039	131,039	(1,147,621)	(1,016,582)
TOTAL FY 2024 CLAIMS	337,002	337,002	6,808,732	7,145,734
FUND YEAR 2025				
Paid Claims	0	0		0
Case Reserves	81,000	131,500		131,500
IBNR	423,186	1,627,041		1,627,041
Discounted Claim Value	(96,683)	(291,769)		(291,769)
TOTAL FY 2025 CLAIMS	407,503	1,466,773	0	1,466,773
COMBINED TOTAL CLAIMS	(1,368,327)	(307,466)	51,286,600	50,979,134

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2025

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	0	0	0	0	0	0	0	0	0	2	2	4	9	3		20
May-25	0	0	0	0	0	0	0	0	0	2	2	4	8	3		19
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0		-1
Limited Reserves																\$4,180
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,989	\$77,674	\$9,523		\$127,188
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,500	\$20,325	\$38,461	\$14,136		\$79,422
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2)	\$1,499	(\$14,664)	(\$39,213)	\$4,614		(\$47,766)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$174,105	\$309,927	\$95,096	\$106,691	\$8		\$1,937,207
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	0	0	0	0	0	0	0	1	8	16	4	5	8	4		46
May-25	0	0	0	0	0	0	0	1	7	16	4	5	7	6		46
NET CHGE	0	0	0	0	0	0	0	0	-1	0	0	0	-1	2		0
Limited Reserves																\$18,944
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,182	\$268,197	\$553,280	\$41,026	\$35,500	\$17,500	\$1,860		\$1,030,544
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,182	\$118,636	\$543,728	\$40,998	\$35,500	\$16,500	\$2,872		\$871,415
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$149,561)	(\$9,552)	(\$28)	\$0	(\$1,000)	\$1,012		(\$159,129)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$601,861	\$1,093,956	\$294,195	\$49,075	\$16,654	\$16,654		\$6,394,440
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	0	0	0	0	0	0	0	0	1	1	1	2	1	1		7
May-25	0	0	0	0	0	0	0	0	1	1	1	2	1	3		9
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	2		2
Limited Reserves																\$31,293
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$1,000		\$271,134
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$11,500		\$281,634
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,500		\$10,500
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$10,250	\$10,250		\$438,425
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	0	0	0	1	1	3	1	1	7	5	11	23	23	23		99
May-25	0	0	0	1	1	3	1	1	7	4	9	23	21	21		92
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-2	0	-2	-2		-7
Limited Reserves																\$25,439
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	\$0	\$0	\$0	\$20	\$103,042	\$268,253	\$6,429	\$42,827	\$216,100	\$67,749	\$347,574	\$687,526	\$441,423	\$130,998		\$2,311,941
May-25	\$0	\$0	\$0	\$17,500	\$102,273	\$267,021	\$6,429	\$42,827	\$216,054	\$230,978	\$241,285	\$711,319	\$402,756	\$101,935		\$2,340,376
NET CHGE	\$0	\$0	\$0	\$17,480	(\$769)	(\$1,232)	\$0	\$0	(\$47)	\$163,228	(\$106,289)	\$23,793	(\$38,667)	(\$29,063)		\$28,435
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,425,347	\$1,369,272	\$178,483	\$1,053,615	\$894,860	\$881,777	\$1,509,240	\$827,093	\$827,093		\$11,754,093
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	0	0	0	1	1	3	1	2	16	24	18	34	41	31		172
May-25	0	0	0	1	1	3	1	2	15	23	16	34	37	33		166
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	-2	0	-4	2		-6
Limited Reserves																\$21,523
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
April-25	\$0	\$0	\$0	\$20	\$103,042	\$268,253	\$6,429	\$156,008	\$484,597	\$861,472	\$394,101	\$776,909	\$546,596	\$143,381		\$3,740,808
May-25	\$0	\$0	\$0	\$17,500	\$102,273	\$267,021	\$6,429	\$156,008	\$334,990	\$1,015,146	\$289,283	\$786,038	\$467,716	\$130,443		\$3,572,847
NET CHGE	\$0	\$0	\$0	\$17,480	(\$769)	(\$1,232)	\$0	\$0	(\$149,607)	\$153,674	(\$104,818)	\$9,129	(\$78,880)	(\$12,938)		(\$167,961)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,353,454	\$2,231,971	\$955,389	\$1,910,682	\$2,429,236	\$1,503,908	\$1,673,411	\$960,687	\$854,004		\$20,524,165

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2025

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	0	0	0	0	0	0	0	0	0	2	2	4	8	3		19
June-25	0	0	0	0	0	0	0	0	0	2	2	3	8	2		17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1		-2
Limited Reserves																\$6,066
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,500	\$20,325	\$38,461	\$14,136		\$79,422
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$25,664	\$67,043	\$5,415		\$103,124
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	(\$1,499)	\$5,339	\$28,582	(\$8,721)		\$23,703
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$100,159	\$156,247	\$8		\$2,001,312
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	0	0	0	0	0	0	0	1	7	16	4	5	7	6		46
June-25	0	0	0	0	0	0	0	1	7	16	4	5	7	6		46
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Limited Reserves																\$19,429
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,182	\$118,636	\$543,728	\$40,998	\$35,500	\$16,500	\$2,872		\$871,415
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,678	\$118,636	\$576,824	\$40,522	\$31,353	\$16,500	\$3,210		\$893,721
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$6,504)	\$0	\$33,096	(\$476)	(\$4,148)	\$0	\$338		\$22,307
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$601,861	\$1,128,956	\$294,195	\$49,075	\$16,654	\$16,654		\$6,429,440
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	0	0	0	0	0	0	0	0	1	1	1	2	1	3		9
June-25	0	0	0	0	0	0	0	0	1	1	1	2	1	3		9
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Limited Reserves																\$31,143
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$11,500		\$281,634
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$10,151		\$280,286
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,349)		(\$1,349)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$10,250	\$10,250		\$438,425
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	0	0	0	1	1	3	1	1	7	4	9	23	21	21		92
June-25	0	0	0	1	1	3	1	1	7	4	9	23	19	19		88
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	-2		-4
Limited Reserves																\$28,078
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	\$0	\$0	\$0	\$17,500	\$102,273	\$267,021	\$6,429	\$42,827	\$216,054	\$230,978	\$241,285	\$711,319	\$402,756	\$101,935		\$2,340,376
June-25	\$0	\$0	\$0	\$17,500	\$101,360	\$265,103	\$6,429	\$42,827	\$214,818	\$230,843	\$270,708	\$739,306	\$389,529	\$192,428		\$2,470,851
NET CHGE	\$0	\$0	\$0	\$0	(\$912)	(\$1,918)	\$0	\$0	(\$1,236)	(\$135)	\$29,423	\$27,987	(\$13,227)	\$90,494		\$130,475
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,425,347	\$1,369,272	\$178,483	\$1,053,615	\$896,080	\$914,617	\$1,557,921	\$816,272	\$816,272		\$11,815,193
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	0	0	0	1	1	3	1	2	15	23	16	34	37	33		166
June-25	0	0	0	1	1	3	1	2	15	23	16	33	35	30		160
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-2	-3		-6
Limited Reserves																\$23,425
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
May-25	\$0	\$0	\$0	\$17,500	\$102,273	\$267,021	\$6,429	\$156,008	\$334,990	\$1,015,146	\$289,283	\$786,038	\$467,716	\$130,443		\$3,572,847
June-25	\$0	\$0	\$0	\$17,500	\$101,360	\$265,103	\$6,429	\$149,504	\$333,754	\$1,048,109	\$316,731	\$815,216	\$483,072	\$211,204		\$3,747,983
NET CHGE	\$0	\$0	\$0	\$0	(\$912)	(\$1,918)	\$0	(\$6,504)	(\$1,236)	\$32,963	\$27,448	\$29,178	\$15,356	\$80,762		\$175,136
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,353,454	\$2,231,971	\$955,389	\$1,910,682	\$2,476,440	\$1,535,249	\$1,727,155	\$999,423	\$843,184		\$20,684,371

RESOLUTION NO. 22-25

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – AUGUST 2025**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Cumberland County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
ASSETWORKS RISK MGMT INC	ANNUAL VALUATION TREND.7/18/24	1,200.00
		1,200.00
	Total Payments FY 2024	1,200.00

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	CEL- 2ND INSTALL 2025 08/25	762,722.80
		762,722.80
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 08/25- INV 0377-0825	4,504.67
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN- INV 0377-0625 08/25	4,504.66
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN- INV 0377-0725 08/25	4,504.67
		13,514.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	1.38
PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q3 2025	24,651.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	4.83
		24,657.21
NATIONAL SAFETY COUNCIL	NJ STATE ONLINE DEF DRIVING TRAIN. 07/25	2,873.50
		2,873.50
	Total Payments FY 2025	803,767.51
	TOTAL PAYMENTS ALL FUND YEARS	804,967.51

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: August 1, 2025
DATE OF MEETING: August 7, 2025

CUIC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
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June – August 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 5:** Attended the CUIC Meeting.
- **June 5:** Attended the CUIC Claims Committee meeting.
- **June 11:** Attended the CUIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 7:** Plan to attend the CUIC Meeting.
- **August 7:** Plan to attend the CUIC Claims Committee meeting.
- **August 13:** Plan to attend the CUIC Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njice.org/safety/safety-bulletins/>.

- Hurricane Preparedness - Best Practices
- Heat Related Illnesses - Best Practices
- Artificial Turf Fields - Best Practices
- Pets - Summer Safety Tips
- Fatigue in the Workplace – Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (August through September 2025 Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- December 1 - 22, 2025 (Start Date: January 1, 2026)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self-Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

J.A. Montgomery

CONSULTING

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/safety)).

(*) In-Person Training: Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

() PLEASE NOTE (Zoom Meeting Format): No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

August through September 2025 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
8/1/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/25	Implicit Bias in the Workplace	9:00 - 10:30 am
8/1/25	Hearing Conservation	9:30 - 10:30 am
8/4/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/4/25	Chipper Safety	11:00 - 12:00 pm
8/4/25	Fire Safety	1:00 - 2:00 pm
8/5/25	Personal Protective Equipment	8:30 - 10:30 am
8/5/25	Mower Safety	11:00 - 12:00 pm
8/5/25	Playground Safety Inspections	1:00 - 3:00 pm
8/6/25	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/7/25	Confined Space Entry	8:30 - 11:30 am
8/8/25	Indoor Air Quality Designated Person Training (Zoom Meeting) **	8:30 - 9:30 am
8/8/25	Shop and Tool Safety	10:00 - 11:00 am
8/11/25	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
8/11/25	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean) *	1:00 - 3:00 pm
8/12/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/12/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/25	Ethical Decision Making	9:00 - 11:30 am
8/13/25	Fall Protection Awareness	1:00 - 3:00 pm
8/14/25	Bloodborne Pathogens	7:30 - 8:30 am
8/14/25	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
8/15/25	Mower Safety	8:30 - 9:30 am
8/15/25	Chainsaw Safety	10:00 - 11:00 am
8/18/25	Hearing Conservation	8:30 - 9:30 am
8/18/25	Fire Safety	10:00 - 11:00 am
8/18/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
8/19/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/25	Preparing for the Unspeakable	9:00 - 10:30 am

8/19/25	Personal Protective Equipment	1:00 - 3:00 pm
8/20/25	Confined Space Entry	8:30 - 11:30 am
8/20/25	Flagger Skills and Safety	1:00 - 2:00 pm
8/21/25	Bloodborne Pathogens	8:30 - 9:30 am
8/21/25	Fire Extinguisher Safety	10:00 - 11:00 am
8/21/25	Asbestos Awareness	1:00 - 3:00 pm
8/22/25	School Safety & Regulatory Awareness Training	8:30 - 11:30 pm
8/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/25/25	Driving Safety Awareness	1:30 - 3:00 pm
8/26/25	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/26/25	Special Event Management (Zoom Meeting) **	1:00 - 3:00 pm
8/27/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/25	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/28/25	Flagger Skills and Safety	10:30 - 11:30 am
9/3/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/3/25	Ethics for NJ Local Government Employees (Camden)*	9:00 - 11:00 am
9/3/25	Protecting Children from Abuse In New Jersey Local Government Programs (Camden)*	12:00 - 2:00 pm
9/4/25	Bloodborne Pathogens	8:30 - 9:30 am
9/4/25	Fire Safety	10:00 - 11:00 pm
9/4/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/8/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/8/25	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, FS, Driving) (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Flagger Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Burlington)*	8:30 - 11:30 am
9/9/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/9/25	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/25	Chipper Safety	11:00 - 12:00 pm
9/9/25	Chainsaw Safety	1:00 - 2:00 pm
9/10/25	Personal Protective Equipment	8:30 - 10:30 am
9/10/25	Mower Safety	11:00 - 12:00 pm
9/10/25	Accident Investigation (Zoom Meeting)**	1:00 - 3:00 pm
9/11/25	Confined Space Entry	9:00 - 12:00 pm
9/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/12/25	Implicit Bias in the Workplace	9:00 - 10:30 am
9/12/25	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/15/25	Hearing Conservation	7:30 - 8:30 am
9/15/25	Flagger Skills and Safety	9:00 - 10:00 am
9/15/25	High Performing Teams (Zoom Meeting)	1:00 - 3:00 pm
9/16/25	Fire Safety	8:30 - 9:30 am
9/16/25	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/16/25	The Power of Collaboration Parts 1 & 2 (Atlantic)*	9:00 - 1:00 pm
9/17/25	Fall Protection Awareness	8:30 - 10:30 am
9/17/25	Bloodborne Pathogens	11:00 - 12:00 pm
9/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
9/18/25	Leaf Collection Safety Awareness	8:30 - 10:30 am
9/18/25	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/18/25	Shop and Tool Safety	1:00 - 2:00 pm
9/19/25	Chipper Safety	8:30 - 9:30 am

9/19/25	Chainsaw Safety	10:00 - 11:00 am
9/22/25	Mower Safety	7:30 - 8:30 am
9/22/25	Bloodborne Pathogens	9:00 - 10:00 am
9/22/25	Driving Safety Awareness	10:30 - 12:00 pm
9/22/25	Flagger Skills and Safety	1:00 - 2:00 pm
9/23/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/23/25	Personal Protective Equipment	1:00 - 3:00 pm
9/24/25	Confined Space Entry	8:30 - 11:30 am
9/24/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 -2:30 pm
9/24/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/26/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/25	Snow Plow/Snow Removal Safety	9:30 - 11:30 am
9/26/25	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/29/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/29/25	Fire Extinguisher Safety	11:00 - 12:00 pm
9/29/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/25	Hearing Conservation	8:30 - 9:30 am
9/30/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

ZOOM SAFETY TRAINING GUIDELINES

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

To submit the NJCE LIVE Group Sign-in Sheet please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code and complete the form with your group's information. *(Please Submit within 24 Hours)*



Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 8/7/2025

RE: Risk Management Consultant's Report

Safety and Training

• **4/9/2025 Safety and Accident Review Committee Meeting**

Attached are the approved 4/9/2025 Safety and Accident Review Committee Meeting Minutes. The 6/11/2025 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

• **Defensive Driving Training**

The codes for the defensive driving training have been provided to the County and the Cumberland County Utilities Authority.

Risk Management

• **2025 NJCE JIF Reinsurer Safety Grant**

One submission has been provided to J.A. Montgomery for the 2025 NJCE JIF Reinsurer Safety Grant. We are waiting for the carrier's decision on the submission.

• **2026 Underwriting Renewal Data**

The renewal schedules and renewal applications will be provided shortly to all members. In addition, meetings will be scheduled to assist each member with their completion.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes April 9, 2025, 10:00 AM Via Video Conference Meeting

- I. Call to Order – Dr. Cynthia Hickman
Dr. Cindy Hickman called the meeting to order at 10:00 am.

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Employment and Training	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody (A: 10:24am)	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Terri Carpenter	Cumberland County – Library	Absent
Amy Brag	Cumberland County – Department of Corrections	Present
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Absent
Susan Sauro	Cumberland County – CATS	Present
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Mathew Goranson	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemple	Cumberland County – Planning Department	Present
Bob Carlson	Cumberland County Utilities Authority	Absent
<u>Alternates:</u>		
Matt Lutz	Cumberland County – Prosecutor's Office	Absent
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent
Lisa Williams	Cumberland County – Aging and Disabled	Absent
Thomas Ayars	Cumberland County – Library	Present
Richard Stowman	Cumberland County Utilities Authority	Present
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Absent
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Present
Veronica George	Inservco Insurance Services	Absent

Ms. Supernavage announced that she is retiring and introduced her replacement on the committee, Angela Chica. She further advised that the name of the department needs to be updated to the Department of Employment and Training. Dr. Hickman thanked Ms. Supernavage for her time on the committee.

Ms. Sauro advised a new committee member for the CATS department and requested that the individual is added for future meetings.

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CUMBERLAND COUNTY INSURANCE COMMISSION

- III. Approval of the 2/12/2025 Safety and Accident Review Committee Meeting Minutes.
Motion to approve the 2/12/2025 Safety and Accident Review Committee Meeting Minutes.
Moved: Ginger Supernavage
Seconded: Megan Sheppard
Vote: Aye: Unanimous Nay: 0 Abstentions: 0
- IV. Chairwoman's Report – Dr. Hickman
Dr. Hickman began by speaking about emergency action plans. She thanked the departments and reminded them that training is required for any changes made to the plans. She advised that sign-in sheets are to be provided for all the training completed. In addition, any new hires are advised of the training, and the training is a required one for all departments. When reviewing the plans, she reminded the committee that any changes to the personnel referenced in the plans must also be communicated to the department and training must be conducted.
- Next, she spoke about PEOSH compliance and safety training requirements. The County has required 100% compliance with safety training. She continued by stating that monthly emails are provided regarding the training requirements, the Learning Management System, and opportunities for live webinar trainings. All personnel need to attend training. She advised the committee of a new spreadsheet that is being utilized for keeping track of training and will be found on the County's intranet. She explained the spreadsheet to the committee and the qualifications on how the training sessions were placed on the spreadsheet. Employees are directly responsible for attending training sessions. She advised that one item PEOSH requests when conducting a visit is training logs.
- She advised the committee that the hazard communication plans, and asbestos plans also need to be in place. She thanked Mr. Prince for his assistance with such plans. She stressed the importance of keeping employees safe.
- Lastly, she spoke about an upcoming webinar on Healthy Eating that is coming up for employees. She has encouraged everyone to sign up. She advised that a newsletter on sleeping well was also distributed to employees.
- V. Risk Management Consultant's Report
Mr. Henry reviewed the claims experience graph, valued as of 3/31/2025, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.
- VI. NJCEL Safety Director's Report
Mr. Prince spoke about PEOSH compliance and safety training. He advised that in addition to the training sheets, every job must have a job hazard assessment. He explained how to put together an assessment and the importance of the safety protocols for each job. He advised that on the www.NJCE.org website has listed a variety of job hazard assessments that are covered by the federal statutory requirements. He encouraged the members to utilize the templates and update them for their department needs.
- He continued by speaking of the injuries that could occur to which a PEOSH visit would be conducted. He spoke about the importance of training and the use of toolbox talks. He reiterated that PEOSH's job is to keep public employees safe around the State. Dr. Hickman and Mr. Prince advised where the training sessions can be found for employee participation.
- VII. Presentation of Supervisor's Accident Investigation Forms for Review – Dr. Hickman
The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.
- Dr. Hickman spoke about the MSD link available on the County intranet that provides all hazardous chemicals found in the County by department. Also available is a link for hazardous substance fact sheets. Mr. DeWoody provided additional information on where to find the information and how it is organized.
- VII. Old Business
There was no old business.

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CUMBERLAND COUNTY INSURANCE COMMISSION

- IX. New Business
Mr. DeWoody advised that RAMM Environmental will be conducting the 2024 chemical product survey.
- X. Adjournment
Motion to adjourn.
Moved: Ginger Supernavage
Seconded: Elizabeth Hoffman
The meeting was adjourned at 10:52am

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Main Office
8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

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Vineland, NJ 08360

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PO Box 40501
Philadelphia, PA 19107



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2025						
	NUMBER OF BILLS	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	78	\$72,422.45	\$28,511.46	\$43,910.99	61%	\$5,571.83
February	90	\$67,761.80	\$25,577.85	\$42,183.95	62%	\$5,456.66
March	39	\$29,243.15	\$13,382.51	\$15,860.64	54%	\$1,949.43
April	31	\$204,232.85	\$71,359.69	\$132,873.16	65%	\$14,628.88
May	62	\$45,786.27	\$21,528.26	\$24,258.01	63%	\$2,996.39
June	35	\$20,531.78	\$7,211.42	\$13,320.36	61%	\$1,731.68
July						
August						
September						
October						
November						
December						
Grand Total	335	\$439,978.30	\$167,571.19	\$272,407.11	62%	\$32,334.87

2024						
	NUMBER OF BILLS	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
February	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
March	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
April	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
May	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
June	-	-	-	-	-	-
July	42	\$19,755.25	\$6,757.46	\$12,997.79	66%	\$1,689.76
August	217	\$166,482.02	\$61,859.28	\$104,622.74	63%	\$13,337.09
September	128	\$ 192,433.70	\$74,977.82	\$103,045.34	54%	\$14,410.54
October	75	\$178,262.08	\$52,193.37	\$126,068.71	71%	\$698.54
November	111	\$181,422.55	\$89,753.64	\$91,668.91	51%	\$0.00
December	78	\$62,913.53	\$21,186.57	\$41,726.96	66%	\$0.00
Grand Total	995	\$1,031,758.20	\$392,109.08	\$625,238.58	62%	\$49,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

01/01/2025 – 6/30/2025

	Number of Bills	Billed	\$ Approved	\$ Savings	% of Savings
Qualcare	310	\$341,029.57	\$95,856.81	\$245,172.76	72%
DURABLE MEDICAL EQUIPMENT	4	\$1,460.16	\$187.15	\$1,273.01	87%
HOSPITAL	11	\$17,124.80	\$10,274.86	\$6,849.94	40%
MRI/RADIOLOGY	4	\$273.00	\$161.93	\$111.07	41%
OCCUPATIONAL MEDICINE	48	\$37,226.95	\$13,777.49	\$23,449.46	63%
OCCUPATIONAL THERAPIST	1	\$3,009.00	\$856.72	\$2,152.28	72%
ORTHOPEDIC SURGERY	54	\$207,484.41	\$44,658.15	\$162,826.26	78%
PHYSICAL THERAPY	145	\$62,274.25	\$16,433.33	\$45,840.92	74%
URGENT CARE CENTER	43	\$12,177.00	\$9,507.18	\$2,669.82	22%
Negotiated	13	\$84,708.81	\$59,992.47	\$24,716.34	29%
ANESTHESIOLOGY	1	\$4,425.00	\$2,750.00	\$1,675.00	38%
MEDICAL EQUIPMENT SUPPLIER	1	\$2,410.00	\$2,048.50	\$361.50	15%
ORTHOPEDIC SURGERY	10	\$77,353.81	\$54,751.97	\$22,601.84	29%
PAIN MANAGEMENT	1	\$520.00	\$442.00	\$78.00	15%
Out of Network	12	\$14,239.92	\$11,721.91	\$2,518.01	18%
ANESTHESIOLOGY	3	\$2,891.00	\$2,243.04	\$647.96	22%
CLINICAL LABORATORY	1	\$281.40	\$281.40	\$0.00	0%
DURABLE MEDICAL EQUIPMENT	3	\$1,522.75	\$1,505.42	\$17.33	1%
MEDICAL TRANSPORTATION	2	\$2,179.40	\$2,164.03	\$15.37	1%
ORTHOPEDIC SURGERY	3	\$7,365.37	\$5,528.02	\$1,837.35	25%
Grand Total	335	\$439,978.30	\$167,571.19	\$272,407.11	62%
PPO Penetration Rate 78%					



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

Top 10 Providers - 01/01/2025 - 06/30/2025			
	Number of Bills	\$ APPROVED	SPECIALTY
SURGICAL STUDIOS LLC	2	\$49,917.57	Orthopedic Surgery
PREMIER ORTHOPAEDIC ASSOCIATES	104	\$43,865.12	Ortho/Occ Med
REHAB CLINICS	96	\$11,496.41	Physical Therapy
HAND SURGEONS PC	11	\$10,362.42	Orthopedic Surgery
INSPIRA MEDICAL CENTER	11	\$10,274.86	Hospital
INSPIRA URGENT CARE	43	\$9,507.18	Urgent Care Center
SURGERY CENTER OF CHERRY HILL	3	\$8,103.80	Orthopedic Surgery
PREMIER ORTHOPAEDIC SURGERY CENTER	1	\$6,355.00	Orthopedic Surgery
RESOLUTE PERIOPERATIVE SERVICE	3	\$4,327.04	Orthopedic Surgery
IVY REHAB	37	\$3,500.64	Physical Therapy
Grand Total	311	\$157,710.04	

APPENDIX I – MEETING MINUTES
June 5, 2025

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 5, 2025
ELECTRONICALLY
11:00 AM**

Meeting called to order. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
James Sauro	Absent
Sandra Taylor	Present
Kevin Smaniotto	Present
Christopher Hart	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Karen Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
John Carr, Cumberland County
Paige Desiere, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Danille Colaianni, Hardenbergh Insurance Group
Kelly Guerriero, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Sarah Mentzer, Vangaurd
Ben Newville, SG Risk
Christine Gallagher, Qual-Lynx
Robyn Walcoff, PERMA
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF April 3, 2025

Moved:	Commissioner Marchand	
Second:	Chairman Smaniotto	
Vote:		Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report: Attached on **Pages 3-4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March and April. There were 7 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Smaniotto	
Second:	Chairman Marchand	
Vote:		Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-8) – The NJCE met virtually on Monday, April 21, 2025 at 9:30 a.m. Included in the agenda on pages 5-7 is a summary report of the meeting. The NJCE is scheduled to meet virtually on Friday, June 13, 2025 at 9:30 a.m.

Vanguard Claims Administration (Page 9) – Included in the agenda on page 9 is reporting information to report property claims to Vanguard, the NJCE JIF's Claims Administrator. Executive Director asked Senior Associate Claims Consultant Kerin Drumheiser to review the information on the new property claims administrator. Ms. Drumheiser said the contact information for Vanguard is provided in the agenda. Sarah Mentzer and the Vanguard team are listed, broken down by line of coverage for cyber, property, auto, physical damage, equipment, and crime. If members have any questions, please reach out to Kerin Drumheiser or Zareena Majeed. Ms. Drumheiser welcomed Ms. Mentzer and the Vanguard team.

Financial Fast Track – Included on **Pages 10-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for January and February. As of **February 28, 2025** the Commission has a deficit of **\$1,776,115**. Total cash on hand is \$3,243,621. Executive Director said on page 10 is the January Financial Fast Track showing a slight gain of \$26,000 in reserves bringing the deficit to \$1.7 million. On page 13 is the February report, with a slight gain of \$13,000 with the deficit pretty much the same as January with cash on hand at \$3.2 million.

NJ CEL Property and Casualty Financial Fast Track (Pages 16-18) – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2025** the NJCE has a surplus of **\$12,374,694**. Line 7 of the report, Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$21,226,323**. Executive Director reported on page 16, the NJCE Report shows \$186,000 increase in surplus, bringing the total to \$12.3 million and over \$21 million cash.

Claims Tracking Report (Pages 19-20) – Included in the agenda are the Claims Activity Reports for March & April that tracks open claims. Executive Director reported there were 16 more open claims in March than in the prior month. However, in April, we saw a 13 claim reduction. Executive Director said the Claims Activity report shows a net decrease of 3 open claims between March and April which is a nice recovery.

Property Appraisals – Field work has been completed and are under review by the vendor. Final reports should be delivered next week.

Boiler & Machinery (Page 21) – Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. They are offering free training for Boiler Control and Water Treatment. Included in the agenda on page 22 is a flyer outlining the training. If anyone has any questions or issues with registering, they should contact the Fund Office.

2025 MEL, MRHIF & NJCE Educational Seminar – The 15th Annual Educational Seminar was held virtually again this year with two well attended sessions taking place on April 25 and May 2. The seminars qualified for Continuing Education Credits.

Best Practices Seminar – October 30, 2025 - The Best Practices Seminar will be taking place virtually on Thursday, October 30, 2025, 9:30 a.m. to 12:30 p.m. this year. Please mark your calendars and save the date. Additional details will be shared closer to the event.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the time period of February 1, 2025 through March 31, 2025. There were 17 new claims and 11 of those claims were deemed non-preventable. For the time period there were ten claims that were where someone was struck by an object, three were strain injuries, one exposure to hazardous substance, two slips trips and falls and one motor vehicle accident. Of the 17 claims eight resulted in no time loss, six individuals were placed on light duty and there was a total of 14 days lost

CLAIMS COMMITTEE: NONE

TREASURER:

REPORT: Executive Director reported the April bills list was included in the agenda. The lions share of the bills is for the NJCE 1st installment of a little over \$1.1 million.

**MOTION TO APPROVE RESOLUTION 21-25 JUNE BILLS LIST IN
THE AMOUNT OF \$9,134.34**

Motion:	Commissioner Smaniotto
Second:	Chairman Marchand
Roll Call Vote:	4 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said The expo schedule, which is live training held around State is an opportunity for newer employees to get in person training for the appropriate topics consistent with their job functions. On page 31

the Leadership Skills for Supervisors Workshop is continuing in 2025. This is a two-day program for up-and-coming supervisors and provide appropriate communication skills, conflict resolution skills and managing stress within their departments. This information will be distributed at the next safety committee meeting to answer any questions, and to encourage our employees to attend the appropriate classes.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the February 12, 2025 meeting were included in the agenda. Minutes for the April 9th meeting will be provided once they are approved at the next meeting. Ms. Violetti discussed driving training for employees. The Utility Authority has requested training for 20 employees, and the County has requested training for 50 employees. The total cost for the training is approximately \$2,873.50. Ms. Violetti said there is a training line on the budget and requested funding for the training from that line on the budget.

MOTION TO AUTHORIZE \$3,000 FOR DEFENSIVE DRIVING TRAINING

Motion:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

Ms. Violetti reported they have provided a submission to JA Montgomery on behalf of the County Public Works Department. The Department has requested funding for the installation of six cameras at the Bridgeton and Vineland fueling facilities. The total cost for the six cameras and corresponding accessories is \$46,900. These facilities are utilized by both the county employees as well as other entities. The cameras would provide full coverage of all the pumps at both facilities. The installation of the cameras will mitigate risks by deterring criminal activity, monitoring compliance with operational procedures and reducing liability claims. Ms. Violetti said the 2026 underwriting renewal data is about to be released and she will be reaching out to both members to assist them with the renewal.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending February 28, 2025, along with the PPO Savings Report and Top 10 Providers. As of April 30th, there were 238 bills, with total charges of \$373,660.25, with the savings of \$234,828.74 or 63%.

CLAIMS SERVICE: Claims Manager Veronica George reported there are claims to discuss in Closed Session. Kelly Guerriero presented the 2024 Stewardship Report, covering claim statistics for the last three policy periods. The report shows that the jail has the most claims in the amount of 208 and highest net incurred in the amount of \$1,713,300.94, while the average days to report a claim have improved from 13.91 to 3.19 days over the past three years.

MOTION TO GO INTO EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES FOR PERSONNEL, SAFETY, PUBLIC PROPERTY OR LITIGATION IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Moved:	Chairman Marchand
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Second: Commissioner Smaniotto
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Smaniotto
Second: Commissioner Marchand
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001476 IN THE AMOUNT OF \$32,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001540 IN THE AMOUNT OF \$41,399.50 AND SETTLEMENT AUTHORIZATIN REQUEST IN THE AMOUNT OF \$19,350.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001948 IN THE AMOUNT OF \$49,928.31

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002052 IN THE AMOUNT OF \$7,500.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

General Liability PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002285 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002286 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002270 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002267 IN THE AMOUNT OF \$4,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002268 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Auto Property Damage PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002245 IN THE AMOUNT OF \$10,630.59

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO ABANDON SUBROGATION REQUEST FOR CLAIM #2022266245

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO ACCEPT PARTIAL SUBROGATION REQUEST FOR CLAIM #2024327106

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Work Comp PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770001938 IN THE AMOUNT OF \$44,954.38**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE
AMOUNT OF \$128,984.47 AND SETTLEMENT AUTHORIZATION REQUESTS
IN THE AMOUNT OF \$ \$100,778.31**

Moved: Chairman Marchand
Second: Commissioner Smaniotto
Roll Call Vote: 4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved: Chairman Smaniotto
Second: Commissioner Marchand
Vote: Unanimous

MEETING ADJOURNED: 11:47 AM

NEXT MEETING: WILL BE HELD ON AUGUST 7, 2025 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary